

UTAH COMMUNITY FEDERAL CREDIT UNION BUSINESSS CHECKING PROTECTION RATE & FEE DISCLOSURES

Interest Rates and Interest Charges	
Annual Percentage Rate for Cash Advances (APR)	13.99% . This APR will vary with the market based upon the U.S. Prime Rate.
Minimum Interest Charge	None
Paying Interest	You will be charged interest from the transaction date.

Fees	
Annual Fees	None
Penalty Fees	
<ul style="list-style-type: none"> • Late Payment • Over-the-Credit Limit • Returned Payment 	<ul style="list-style-type: none"> Up to \$25 None Up to \$25

How we calculate your balance: We use a method called “average daily balance.” See your Overdraft Line of Credit Agreement for more details.

How we will calculate your variable APR: Your APR is subject to change and will be calculated each calendar month by adding a “margin” to the U.S. Prime Rate as published in the Wall Street Journal on the 15th day of the previous month. If the U.S. Prime Rate is not published in the Wall Street Journal on the 15th day of any given month, we will use the U.S. Prime Rate published on the business day prior to the 15th. If the U.S. Prime Rate is discontinued or becomes unavailable for any reason, whether temporarily or permanently, we may select a substitute index that we believe, in our sole discretion, is similar to the U.S. Prime Rate. The U.S. Prime Rate is 4.25% as of 03/15/2020. We will add a “margin” to the U.S. Prime Rate to determine your variable APR. The margin will be 9.74% for your Overdraft Line of Credit.

Utah Community Federal Credit Union reserves the right to change terms, rates (APRs) and fees, at its discretion in accordance with the Overdraft Line of Credit Agreement ("Agreement") for your account and applicable law.

The information about the costs of the credit described above is accurate as of 04/01/2020. This information may have changed after that date. To find out what may have changed, call us at 800.453.8188 or write to us at 360 West 4800 North, Provo, UT 84604.